

Information to identify the case:

Debtor 1	<u>Katlyn E. Javins</u>	Social Security number or ITIN	xxx-xx-4649
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Virginia			
Case number: 19-34500-KLP			

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Katlyn E. Javins

December 12, 2019

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Katlyn E. Javins
DebtorCase No. 19-34500-KLP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 51

Date Rcvd: Dec 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.

db
15000607 +Katlyn E. Javins, 2815 Hilliard Rd. Apt. H, Henrico, VA 23228-4462
15000604 +AT&T Mobility, 11760 US Highway 1, Suite 600, North Palm Beach, FL 33408-3029
15000605 +Achilles Foot & Ankle, 7575 Cold Harbor Rd. Ste. 2A, Mechanicsville, VA 23111-1601
15000610 +Advance Financial/Shiva Fin., 100 Oceanside Drive, Nashville, TN 37204-2351
15000611 BCC Financial, Box 590067, Fort Lauderdale, FL 33359-0067
15000612 +Better Med, PO Box 14099, Belfast, ME 04915-4034
15000615 C&F Bank, Eighth And Main Streets, West Point, VA 23181-0000
15000616 +CMG Southside Emerg., 935 S Main St, Farmville, VA 23901-2211
+Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street,
Dickson City, PA 18519-1641
15000619 +Durham & Durham, 5665 New Northside Dr., #510, Atlanta, GA 30328-4649
15000622 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: Focused Recovery Solutions, Attn: Bankruptcy,
9701-Metropolitan Ct Ste Battn: Bankru, North Chesterfield, VA 23236-0000)
15000621 +First Progress, Attn: Bankruptcy, Po Box 9053, Johnson City, TN 37615-9053
15000624 +Glasser Law, 580 E Main St #600, Norfolk, VA 23510-2322
15000625 +Hanger Prosthetics Orthotics, 10910 Domain Drive, Suite 300, Austin, TX 78758-7807
15000627 +Henrico General District Court, 4301 E. Parham Road, Henrico, VA 23273-0001
15000628 +James River Emer. Group, 1401 Johnston Willis Dr., Richmond, VA 23235-4730
15000630 Labcorp, Box 2240, Burlington, NC 27216-2240
15000633 +NPAS, Box 99400, Louisville, KY 40269-0400
15000634 +Patient First, 5000 Cox Road, Glen Allen, VA 23060-9271
15000904 ++ROBERT P MCINTOSH, U S ATTORNEY S OFFICE, EASTERN DISTRICT OF VIRGINIA,
919 E MAIN ST SUITE 1900, RICHMOND VA 23219-4625
(address filed with court: U. S. Attorney, 600 East Main Street, Suite 1800,
Richmond, VA 23219)
15000636 +Radiology Consult. of Lynchbg, 113 Nationwide Dr, Lynchburg, VA 24502-4868
15000638 +Richmond Emergency Physicians, 5855 Brema Rd, Richmond, VA 23226-1930
15000640 +Skipwith Road Emerg. Phys., 1602 Skipwith Rd, Henrico, VA 23229-5205
15000641 +St. Mary's Hospital, 5801 Brema Road, Richmond, VA 23226-1900
15000642 +TekCollect Inc, Attn: Bankruptcy, Po Box 1269, Columbus, OH 43216-1269
15000643 +The Pediatric Center, 10571 Telegraph Road #110, Glen Allen, VA 23059-4652
15000645 +Total Visa/Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
15000647 +Virginia Physicians Inc., 6900 Forest Ave. #300, Richmond, VA 23230-1730
15000649 Wells Fargo, 501 Bleeker St., Utica, NY 13501-2498
15000632 +nhcash.com, LLC, Attn: Bankruptcy, 169 South River Road Suite #19, Bedford, NH 03110-6934

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QPJBARRETT.COM Dec 14 2019 08:08:00 Peter J. Barrett, Kutak Rock LLP,
901 East Byrd Street, Suite 1000, Richmond, VA 23219-4071
cr +EDI: GMACFS.COM Dec 14 2019 08:08:00 Ally Bank, PO Box 130424, Roseville, MN 55113-0004
15000603 +E-mail/Text: bankruptcies@1stadvantage.org Dec 14 2019 03:23:53 1st Advantage Fcu,
12891 Jefferson Av, Newport News, VA 23608-3030
15000606 +EDI: GMACFS.COM Dec 14 2019 08:08:00 Ally Financial, Attn: Bankruptcy Dept,
Po Box 380901, Bloomington, MN 55438-0901
15000609 E-mail/Text: bankruptcy@bbandt.com Dec 14 2019 03:23:36 BB&T Bank, 200 West Second Street,
Winston Salem, NC 27101-0000
15000608 +EDI: BANKAMER2.COM Dec 14 2019 08:08:00 Bank of America, 100 North Tryon Street,
Charlotte, NC 28255-0001
15000613 +EDI: CAPITALONE.COM Dec 14 2019 08:08:00 Capital One, 1680 Capital One Drvie,
Mc Lean, VA 22102-3407
15000614 +E-mail/Text: opsga_usbankruptcy@cashnetusa.com Dec 14 2019 03:23:22 Cashnet USA,
175 West Jackson, Ste. 1000, Chicago, IL 60604-2863
15000617 +E-mail/PDF: creditonebknofications@resurgent.com Dec 14 2019 03:28:47 Credit One Bank,
585 Pilot Rd, Las Vegas, NV 89119-3619
15000618 +E-mail/Text: collect@ccsroanoke.com Dec 14 2019 03:24:23 Creditors Collection Service,
Attn: Bankruptcy, Po Box 21504, Roanoke, VA 24018-0152
15000620 +EDI: AMINFOFP.COM Dec 14 2019 08:08:00 First PREMIER Bank, Attn: Bankruptcy,
Po Box 5524, Sioux Falls, SD 57117-5524
15000626 +E-mail/PDF: HCABKNofications@resurgent.com Dec 14 2019 03:28:01 Henrico Doctors Hospital,
1602 Skipwith Rd., Henrico, VA 23229-5298
15000629 +EDI: WFNNB.COM Dec 14 2019 08:08:00 Kay Jewelers, PO BOX 182273,
Columbus, OH 43218-2273
15000631 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 14 2019 03:41:15
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
Greenville, SC 29603-0497
15000635 EDI: PRA.COM Dec 14 2019 08:08:00 Portfolio Recovery, Attn: Bankruptcy,
120 Corporate Blvd, Norfolk, VA 23502-0000
15000637 E-mail/Text: colleen.atkinson@rmscollect.com Dec 14 2019 03:24:32 Receivable Management Inc,
7206 Hull Rd, Ste 211, Richmond, VA 23235-0000
15000639 +EDI: DRIV.COM Dec 14 2019 08:08:00 Santander Consumer USA, Attn: Bankruptcy,
Po Box 961245, Fort Worth, TX 76161-0244
15000644 EDI: AISTMBL.COM Dec 14 2019 08:08:00 T-Mobile, PO Box 53410, Bellevue, WA 98015-0000

District/off: 0422-7

User: admin
Form ID: 318

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Total Noticed: 51

Date Rcvd: Dec 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15000646 +EDI: ECMC.COM Dec 14 2019 08:08:00 U.S. Department of Education, Ecmc/Bankruptcy,
Po Box 16408, Saint Paul, MN 55116-0408
15000648 EDI: RMSC.COM Dec 14 2019 08:08:00 Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
15000650 +E-mail/Text: admin@rosebudlending.com Dec 14 2019 03:24:30 Zoca Loans, PO Box 1147,
Mission, SD 57555-1147

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15000623* ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: Focused Recovery Solutions Inc, 9701 Metropolitan Ct. Ste. B,
Richmond, VA 23236-3690)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2019 at the address(es) listed below:

Franklin Jay Murphy Pepper on behalf of Debtor Katlyn E. Javins murphy_pepper@yahoo.com
John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov
Peter J. Barrett peter.barrett@kutakrock.com,
charisse.matthews@kutakrock.com;pbarrett@ecf.axosfs.com

TOTAL: 3